

Information to identify the case:

Debtor 1	Gary G. Morris	Social Security number or ITIN	xxx-xx-7248
	First Name Middle Name Last Name	EIN	--
Debtor 2	Kathy J. Morris	Social Security number or ITIN	xxx-xx-9492
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-22638-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary G. Morris

Kathy J. Morris

9/11/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Gary G. Morris
 Kathy J. Morris
 Debtors

Case No. 14-22638-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 34

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db/jdb
 cr +Gary G. Morris, Kathy J. Morris, 17 Clinton Street, Westville, NJ 08093-2170
 +USAA Federal Savings Bank, WEINSTEIN & RILEY, P.S., 260 W. 36th Street, Suite 801,
 New York, NY 10018-8992
 514866433 Boscov's, PO Box 71106, Charlotte, NC 28272-1106
 514937450 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514994755 +Lakeview Loan Servicing, LLC, M&T Bank, Attn: Bev Inglalsbe, 1100 Wehrle Drive,
 Williamsville, NY 14221-7748
 514866443 Nissan Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
 515029183 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 514866444 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
 515102818 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514866448 +USAA Federal Savings Bank, PO Box 205, Waterloo, IA 50704-0205
 514965541 +USAA Federal Savings Bank, PO Box 9013, Addison, Texas 75001-9013
 514866447 +USAA Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78230-1649

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 00:08:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 12 2019 00:08:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514866432 +E-mail/Text: mary.stewart@abcofcu.org Sep 12 2019 00:09:19 ABCO Federal Credit Union,
 PO Box 247, Rancocas, NJ 08073-0247
 515097267 +EDI: CBSAAFES.COM Sep 12 2019 03:28:00 Army & Air Force Exchange Services,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 514866442 EDI: CBSAAFES.COM Sep 12 2019 03:28:00 Military Star, 3911 S Walton Walker Blvd.,
 Dallas, TX 75236
 514866434 +EDI: CITICORP.COM Sep 12 2019 03:28:00 Citi Bank, 701 E. 60th Street N,
 Sioux Falls, SD 57104-0493
 514866435 EDI: CITICORP.COM Sep 12 2019 03:28:00 Citi Cards, Processing Center,
 Des Moines, IA 50363-0005
 514866436 +EDI: WFNBN.COM Sep 12 2019 03:28:00 Comenity Bank/NWYRK & Co, PO Box 182789,
 Columbus, OH 43218-2789
 514866437 EDI: RMSC.COM Sep 12 2019 03:28:00 GAP, PO Box 530942, Atlanta, GA 30353-0942
 514866438 EDI: RMSC.COM Sep 12 2019 03:28:00 GEGRB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 514866439 EDI: IRS.COM Sep 12 2019 03:28:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 514866440 EDI: RMSC.COM Sep 12 2019 03:28:00 Lowes/GEGRB, PO Box 530914, Atlanta, GA 30353-0914
 514866441 E-mail/Text: camanagement@mtb.com Sep 12 2019 00:07:54 M&T Bank, Consumer Credit Services,
 PO Box 767, Buffalo, NY 14240-0767
 515073845 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Gap,
 POB 41067, Norfolk VA 23541
 515043804 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 515041925 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Discover Card, POB 41067, Norfolk VA 23541
 515119805 EDI: RMSC.COM Sep 12 2019 03:28:00 Synchrony Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 514866445 EDI: CITICORP.COM Sep 12 2019 03:28:00 The Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 514866446 +EDI: USAA.COM Sep 12 2019 03:28:00 USAA, 10750 McDermott Fwy,
 San Antonio, TX 78288-1600
 514866450 EDI: RMSC.COM Sep 12 2019 03:28:00 Walmart, PO Box 960024, Orlando, FL 32896-0024
 516792409 EDI: ECAST.COM Sep 12 2019 03:28:00 eCAST Settlement Corporation, PO Box 29262,
 New York NY 10087-9262
 515093938 EDI: ECAST.COM Sep 12 2019 03:28:00 eCAST Settlement Corporation, assignee,
 of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514967141* +USAA FEDERAL SAVINGS BANK, PO BOX 9013, ADDISON, TEXAS 75001-9013
 514866449* +USAA Federal Savings Bank, PO Box 205, Waterloo, IA 50704-0205
 515093939* eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262,
 New York, NY 10087-9262

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 34

Date Rcvd: Sep 11, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Lakeview Loan Servicing, LLC
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank, N.A.
BNCmail@w-legal.com
Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com
Denise E. Carlson on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor Gary G. Morris jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Kathy J. Morris jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Joint Debtor Kathy J. Morris jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Debtor Gary G. Morris jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor Lakeview Loan Servicing, LLC
NJ_ECF_Notices@mccalla.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
TOTAL: 13